

Appl. No. 09/881,788
Docket No. 2102397-910800
Response to Office Action of February 5, 2004

REMARKS/ARGUMENTS

Claims 1-23 remain in the application. Claims 10, 13, 22, and 29 have been amended. Reconsideration is respectfully requested.

The specification has been amended to include the number of a now issued patent for a patent application referenced in the specification and directed to a content addressable memory. No new matter has been added.

Claims 1-29 have been rejected under 35 U.S.C. § 102(e) as being anticipated by *Drummond et al.* (U.S. Patent Publication 2003/0217004).

As understood *Drummond et al.* at best merely disclose a network configuration 10 that includes a plurality of automated banking machines 12 (e.g., ATMs) that are connected to a computer system of a home bank 14, which is the computer system operated by the bank. The ATMs 12 are connected to the home computer system through an intranet 16. (Figure 1 and paragraph 0049). The home bank computer system 14 is connected to a wide area network 18, such as the Internet. Foreign computer systems represented by servers 20, 22, 24, 26, and 28 are operated by other financial institutions throughout the world. (paragraph 0052). This system allows a user to access his bank through any ATM connected to the system.

The ATM 12 shown in Figure 2 includes a computer 34 and a card reader/writer 38 communicating through a hardware interface 52 with the computer 34. (paragraphs 0053-0055). A customer inputs the card into the card reader to cause the card data to be read. The software portion 64 of the ATM 12 sends a message to the device server 92 that the card data has been read. The device server 92 sends the data to the device application portion 84 through the internet 16. The device server transmits an HTTP record and data read from the card through the internet 16 to the device application portion 84. (paragraph 0079).

The card includes "indicia which corresponds to an address associated with the user in the network." The indicia may be a uniform resource locator (URL) address which provides information on the computer where the user information resides. The indicia may be stored in a track 3 of a magnetic stripe on the card or alternatively the card may be smart card which includes semiconductor storage that stores the URL address. (paragraph 0080). The information

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on the card corresponds to an address for accessing an HTTP record that may include information used to verify the identity of a user, such as a PIN number or biometric data of the authorized user of the card. (paragraph 0081).

The system of *Drummond et al.* allows a user to access his bank through any ATM connected to the system. The HTTP record is external to the card and defines the transaction available to the user at the remote ATMs. The HTTP record is accessed based on the URL stored in the card.

In contrast, Claim 1 recites "a content addressable memory storing at least one pre-determined server identifier and user information associated with the at least one pre-determined server identifier." *Drummond et al.* does not disclose or even suggest a content addressable memory. The Office Action merely refers to a memory in *Drummond et al.* citing paragraphs 0036 and 0077-0082. However there is no mention or suggestion of a content addressable memory in *Drummond et al.* Lacking at least this claim feature, *Drummond et al.* cannot render Claim 1 unpatentable. Because Claims 2-9 depend on Claim 1, *Drummond et al.* cannot render Claims 2-9 unpatentable. Therefore, it is respectfully submitted that Claims 1-9 are patentable over the references of record.

Claim 10 has been amended to recite in pertinent part "comparing in a memory card wallet . . ." As an illustrative embodiment, the memory card wallet may store a website address and user name and password for the identified website. The memory card wallet provides the user name and password in response to a match between the received website address and the stored website address in the memory card wallet.

In contrast, *Drummond et al.* retrieves a URL from a card and uses the URL to access an HTTP page that contains user information. As understood, *Drummond et al.* uses the HTTP document to compare user information with data, such as biometric data, which is input by the customer at the ATM. Unlike *Drummond et al.*, Claim 10 recites comparing in a memory card wallet a received server identifier to at least one pre-selected server identifier stored in the memory card wallet. The comparisons made by the *Drummond et al.* system are done in the ATM 12 or the home bank 14 and the comparisons are not of a received server identifier to a pre-selected server identifier stored in the memory card wallet as recited in claim 10. The URL

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stored in the card of *Drummond et al.* is used to access an HTTP page. Further, Claim 10 recites providing user information stored in the memory card wallet and associated with the stored pre-selected server identifier. The information stored on the card of *Drummond et al.* is not user information associated with the stored pre-selected server identifier.

Lacking at least these claimed features, *Drummond et al.* cannot render Claim 10 unpatentable. Because Claims 11-21 depend on Claim 10, *Drummond et al.* cannot render Claims 11-21 unpatentable. Therefore it is respectfully submitted that Claims 10-21 are patentable over the references of record.

Applicant also notes that claim 16 recites a content addressable memory, which is not disclosed or even suggest in *Drummond et al.* as noted above in conjunction with claims 1-9.

Claim 22 has been amended to recite in pertinent part "providing information stored in the memory card wallet and corresponding to the identifier from the memory card wallet to the host in the event that there is a match between the received identifier and a pre-determined identifier stored in the memory card wallet." *Drummond et al.* discloses storing a URL or an associated URL code in a card and using that URL to access an HTTP document stored at the home bank computer system 14. In contrast Claim 22 recites receiving an identifier from an accessed website and providing the received identifier to the memory card wallet. Claim 22 further recites providing information stored in the memory card wallet in the event there is a match between the received identifier and pre-determined identifier stored in the memory card wallet. Neither the identifier from the accessed website nor providing information stored in the memory card wallet in the event of a match are disclosed or even suggested in *Drummond et al.* Lacking at least this claim feature, *Drummond et al.* cannot render Claim 22 unpatentable. Because claims 23-27 depend on Claim 22, *Drummond et al.* cannot render Claims 23-27 unpatentable. Therefore, it is respectfully submitted that Claims 22-27 are patentable over the references of record.

Claim 28 recites "a memory card wallet storing a server identifier and authorization request information associated with at least one server and providing said authorization request information in response to a match between said user request and said server identifier stored in said memory card wallet." As understood *Drummond et al.* at best discloses storing information

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such as an account number on the customer's card. The user inputs a PIN through a keyboard 40 which the ATM or back office 94 correlate to the account number on the customer's card. (paragraphs 0089-0092). In contrast, Claim 28 recites "a host computer . . . providing said user in request in response to a user input." The memory card wallet provides the authorization request information and/or response to a match between the user request and the server identifier stored in the memory card wallet. In the system of *Drummond et al.*, the user provides a PIN and an account number is stored on the card. The memory card wallet of claim 28 provides the authorization request information to allow access to a portion of a resource in response to a match between authorization request information and a pre-determined authorization code. Lacking at least this claim feature, *Drummond et al.* cannot render Claim 28 unpatentable. Therefore, it is respectfully submitted that Claim 28 is patentable over the references of record.

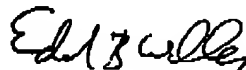
Claim 29 has been amended to recite in pertinent part "providing from the memory card wallet the second user-selected identifier in the event that the memory card wallet matches the first user-selected identifier with a stored entry in the memory card wallet." In contrast, *Drummond et al.* uses a PIN to allow access to customer data stored in an HTTP document that is identified by a URL stored in a card. Lacking at least this claim feature, *Drummond et al.* cannot render Claim 29 unpatentable. Therefore, it is respectfully submitted that Claim 29 is patentable over the references of record.

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For the foregoing reasons, it is respectfully submitted that the claims are in an allowable form, and action to that end is respectfully requested.

Respectfully submitted,
GRAY CARY WARE & FREIDENRICH

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Edward B. Weller
Reg. No. 37,468
Attorneys for Applicant(s)

Edward B. Weller
Gray Cary Ware & Freidenrich LLP
2000 University Avenue
East Palo Alto, CA 94303-2248
650-833-2436 (Direct)
650-833-2000 (Main)
650-833-2001 (Facsimile)
eweller@graycary.com